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The contribution of female entrepreneurs to socio-economic development

Study of the role of female Entrepreneurs in social and economic development in Badalkumbura Division in Monaragala District, Sri Lanka.

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Abstract

Entrepreneurship has a leading role in socio- economic development worldwide. It has usually been considered as a male dominated activity. However, many recent studies emphasize how significant the contribution of women to the entrepreneurship today. The role of women in development is becoming significant in world wide. This research is to examine the contribution of women entrepreneurs to the socio- economic development of Badalkumbura Division. This study recovers the main entrepreneurial activities that female entrepreneurs engage in, the characteristics of female entrepreneurs, the motivating factors for female to engage in entrepreneurial activities and how women entrepreneurs contribute to the socio-economic development.

The study was carried out in Five Grama Niladari Divisions (GNDs) in Badalakumbura Division. Instrument used for data collection was primarily questionnaire and interview. The sample is 50 and 41 faced for the interviews. The descriptive research design was adopted for the study. Female entrepreneurs are engaging in the activities of grinding grains, animal husbandry, producing mushroom, making foods, floriculture, beauty culture, sewing carpets, making grooms, making candles, making concrete ornaments, sewing garments, selling garments, making spice packets and making tea packets. Majority of women engage in entrepreneurial activities because of financial reasons. There can be seen a significant contribution to the socio-economic development by women entrepreneurs.

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2. Foreword/ Background

This research focuses on the contribution of female entrepreneurship in socio-economic development. Female entrepreneurs are seen to play a significant role in economies specially in developing countries. The women participation of economic activities important to socio-economic development. The sustainable development goal 5 is to achieve gender equality and empower all women and girls (UN, 2016). It is necessary to empower women economically to achieve this target and it gives more benefits to the society. Among the 63 economies surveyed in 2015, GEM (2017) found that Total Entrepreneurial Activity (TEA) among women increased by 10%, and the gender gap narrowed by 5%. The women's ownership of established businesses shows an 8% increase in those economies. Women entrepreneurship is widening all over the world.

Monaragala District is a one of poorest district in Sri Lanka. The head count ratio of Monaragala is 20.8% in 2012/13 while Colombo is 1.4% (Department of Census and Statistics, 2015, p.6). Sri Lanka is a middle-income country and to go beyond that level, there should be a special change. The labour force of a country is crucial to the development of the country. In Sri Lanka, economically inactive females are 75.3% (Department of Census and Statistics, 2016, p.1). Self-employment activities are best suitable for women to be economically activated and it is important for labour utilization, economically empower women and poverty alleviation. Most of Sri Lankans are females and it takes 51.6% (Department of Census and Statistics, 2012, p.1).

As a recognized key factor for the development of the world, studying and researching about women entrepreneurs is crucial. Therefore, this research become interesting to explore the facts regarding women entrepreneurship in a rural area like Moneragala in Sri Lanka. It will recommend the policy implications for the government and for other decision makers. The empirical approach will help to this research and qualitative research strategy is best suit for the data collection and analysis.

3. Introduction

Female entrepreneurship is a critical factor for the socio-economic development of any country and it has become a research field for many scholars. Due to changing attitudes and the greater availability of capital, women have more opportunities in the economy which were unavailable for women in the past and it is believed that women were not as entrepreneurial as men, but that belief is being displaced. (Le & Raven, 2015, p.59). Although the number of women is insignificant compared to men who engaging in entrepreneurial activities, the women no longer adhere to become traditional and the importance of their contribution is gradually increasing (Alam, 2011, p.166). Female could be able to success their entrepreneurial activities while playing the role of housewife at home.

Female entrepreneurship is considered as an important engine of economic growth for developing countries since it has a leading role in generating productive work, achieving gender equality and reducing poverty (Lerner, Brush, Hisrich, 1997, p.451). Women can achieve social and economic goals in the world with the active participation in the society and economy. The world has understood that there is no tool more effective than the empowerment of women for development and that there is no other policy as sure to improve nutrition and health and to increase the chances of education for the next generation (UN, 2014).

This research aims to examine how female entrepreneurs contribute to the socio-economic development in Badalkumbura Division in Moneragala District in Sri Lanka. This research also finds the main entrepreneurial activities they engage in, the characteristics of success female entrepreneurs and the motivating factors for female to engage in entrepreneurship. Most of the researches on entrepreneurs are mainly focused on the men entrepreneurs than women entrepreneurs. And most of them are done in the developed countries like USA, UK under the individualistic culture orientation (Alam, 2011, p.167). Therefore, Sri Lanka as a developing nation, this research is to fill this gap and to explore the related facts regarding women entrepreneurs.

The main objective of the study is to examine and analyse the contribution of female entrepreneurs to socio-economic development of Badalkumbura Division in Monaragala District, Sri Lanka. These research questions are a follow up on the main objective.

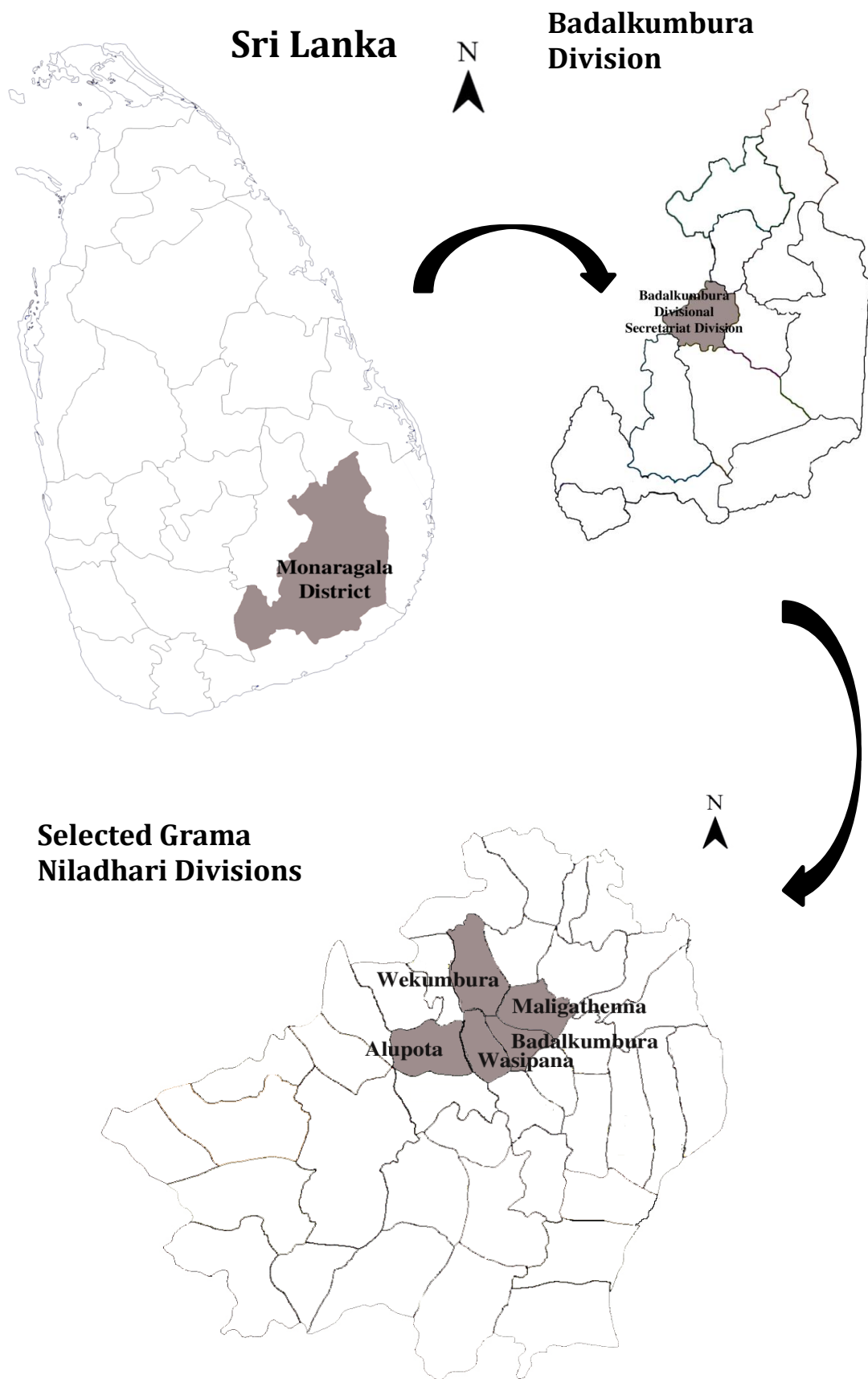
1. What are the main entrepreneurial activities that female entrepreneurs engage in?
2. What characterises the successful not-successful female entrepreneurs?
3. What are the motivating factors for female to engage in economic activities?
4. How do women entrepreneurs contribute to the socio-economic development?

Methodologically, this research is based on a qualitative research study approach, with questionnaire and interviewing as main data collection technique.

4. Study Area

Monaragala district is centred in the South-East part of Sri Lanka and is the second largest district in the country with 11 divisions. Since, Monaragala is a very large district, I have narrowed down the research area to the Badalkumbura Division. The Poverty headcount ratio (2012/13) of Badalkumbura is 20.8 (Madduma Bandara, 2016, p.291). Though its' poverty is very high, Badalkumbura is wealthy in terms of natural resources which can be used to make productions and it will help to generate income for this area. The area is 254.8 km² (Divisional Secretariat - Badalkumbura, 2015) and 5 GNDs have been selected (Grama Niladari Divisions) out of 41 with the intention of reducing time consuming and convenience. The following map shows the Badalkumbura division and the GNDs.

Figure 1: Map of Badalkumbura Division



(Divisional Secretariat - Badalkumbura, 2017)

5. Literature Review

Entrepreneurship can be viewed as the resource, process and state of being through and in which individuals use positive opportunities in the market by creating and growing new business firms (Gries & Naudé, 2011, p.217). The positive opportunity situation comprises the favorable social and physical environment within which an individual makes choices between alternative actions, i.e. within which the entrepreneurial process takes place. The role of the entrepreneur is gradually becoming more important and many scholars define it differently. The categories of views of scholars about entrepreneurship are behavioral definitions (e.g., Schumpeter, Kirzner), occupational definitions (e.g., Evans and Jovanovic), and synthesis definitions (e.g., Gries and Naudé). (Grigore, Marinescu & Toma, 2014, p.437). Entrepreneurship is bound with the individuals and their capacities. It relates with risk and the success of entrepreneurs different from person to person and place to place. Many factors relate with entrepreneurship and it is concerning opportunity recognition, motivation, financing and performance (Jamali, 2009, p.233).

Characteristics of entrepreneurs mainly depend on the persons who are engaging in the entrepreneurial activities. The behavioral characteristics of entrepreneurship views as personalities and traits, gender, education, and individual background, and how these features have related to entrepreneurial decisions (Tan, 2008, p.547). The outcome of the entrepreneurship is a creation of them. Özgen & Ufuk (2001) argue that entrepreneurial activity is related with personal skills and education, but most strongly the social environment determines its characteristics (p.95). The environment of the entrepreneurs affects for the characteristics of entrepreneurs immensely. The knowledge, technology, innovative ideas are with the societies are different. Not only that, the personal characteristics also vary from each society.

The role of entrepreneurship in society has become more critical since the end of the last century (Grigore, Marinescu & Toma, 2014, p.437). They are the persons who do the innovations and decide the future of the world. At least for 100-150 years, the growth of the economies was decided by the factor endowment of each country. Entrepreneurship played a less role and it was less influencing factor in the success of business, as measured by profits, but also with subjective welfare and non-economic wellbeing (Naudé, 2013, p.7). From the last century, it has changed, and technology, innovation and knowledge have played the vital roles in the development and the success of the nations. Japan and S. Korea are rather poor when it comes to natural endowments

but are rich countries because of entrepreneurial activities. Innovations and knowledge are combined with the entrepreneurship and it generates innovative ideas with value additions. Therefore, it matters for development (Gries & Naudé, 2011, p.216) and to increase the living conditions of the people in the world. Entrepreneurship creates jobs and contributes to economic growth, and to national prosperity (Grigore, Marinescu & Toma, 2014, p.440). Not only that entrepreneurial activities convert the low productive resources into higher productive resources with the application of creative minds.

Female entrepreneurs is a multi-disciplinary topic within the disciplines of economics, sociology, psychology and management. It can be viewed in various perspectives. It is considered as an important engine of economic growth for developing countries since it has a leading role in generating productive work, achieving gender equality and reducing poverty (Lerner, Brush, Hisrich, 1997, p.451). Women's economic empowerment is a driving force of economic development and growth, and it relates with the Sustainable development goals (SDGs) of the Agenda 2030 for Sustainable Development (UNIDO, 2018). Not like historical stages, women now play a key role in doing businesses. When considering the concept of entrepreneurship, Holmquist and Sundin (1989, p1) remark that theories of entrepreneurship are created by men, for men and applied to men (Marlow, 2002, p.87). But now it is not accepted, and women have proved statement is incorrect. All the countries and recognized organizations have identified the importance and the contribution of the women entrepreneurs for the development of the world.

Women are engaged in not only traditional industries, but also those industries that were previously done by men (Tan, 2008, p.247). With the evolution of the societies, women have broken the social barriers which were believed by the societies and women contribution for the socio-economy has become more important than previous. Entrepreneurship is the best opportunity for women to come forward and work with the society all over the world, and entrepreneurship is flexible to entry, change and do the innovations in their businesses. (Beverley and Atsese, 2004, p.2). The knowledge and the decision-making capacity of women entrepreneurs has improved, and it has become more important field for building theories and practices. Kaciak et al. s (2014) express that entrepreneurs' knowledge enhances through collecting information, personal events, education, and work experience, as well as gaining exposure to entrepreneurial activities within the community (p759). According to Mirjana,

entrepreneurship emerges from an individual's creative spirit into long-term business ownership, job creation, and economic security (2013, p.4)

Many scholars still consider men as entrepreneurs (Mirjana, 2013, p.1) and entrepreneurship relates with gender. Every society categorizes people and assigns them separate roles and responsibilities according to gender and this has been identified as femininity for female and masculinity for male. Feminine-masculine dimension identifies the gender identity, and then it guides their behaviour (Stets & Burke, 2000, p.2). The main characteristics of femininity and masculinity have been identified by the societies themselves. We can see that the societies, according to their cultures and beliefs, label and decide the behaviour of people. People have views of themselves along a feminine-masculine dimension of meaning, some being more feminine, some more masculine, and some perhaps a mixture of the two. Feminine characteristics are regularly defined as affectionate, feminine, flatterable, gentle, loyal, sensitive to the needs of others, shy, soft-spoken, sympathetic, warm, and yielding. Masculine characteristics are, acting as a leader, aggressive, ambitious, dominant, forceful, has leadership abilities, independent, individualistic, self-sufficient, strong personality and willing to take risks (Prentice & Carranza, 2002, p.269-270). These feminine and masculine characteristics do often emerge when analysing the performance of the male and female entrepreneurs. In relation to financing their enterprises, the female entrepreneurs usually start with lower levels of overall capitalization and lower ratios of debt than their male counterparts (Jamali, 2009, p.234). Mattis (2004) emphasizes that businesses headed by women tend to be small and to grow less quickly than those headed by men (p.155). When, however, applying psychological, attitudinal and other background factors, there were more similarities between men and women entrepreneurs than there were differences (Tan, 2008, p.548).

Female entrepreneurship is crucial for the economic empowerment of women. According to Momsen, empowerment is a broad development process that enables people to gain self-confidence and self-esteem and to actively participate in development decision-making (2004, pp. 14-15). The world has understood that there is no tool more effective than the empowerment of women for development, and that there is no other policy to ensure improved nutrition and health, and to increase the chances of education for the next generation (UN, 2014). With the economic empowerment of women, the survival of the household and the living condition of the family are enhanced. Not only that, women's empowerment reduces the domestic violence

(Kabeer, 2005, p.18). Self-employment provides the flexibility for owners and it provides the independence for them. According to the literature, women entrepreneurs face some unique challenges when they commence and continue their businesses. For instance, women usually choose a traditional life style doing their businesses because socio-cultural factors influence their choices rather than technical and financial factors (Tan, 2008, p.549). Women empowerment is required for efficiency which shapes both the policy debate and the resultant economic policies in the world (Duflo, 2011, p.18). In Norway, the universal breadwinner model is implemented, confirming the economic independence of women (Selbervik & Østebø, 2013, p.208, 209).

Kabeer (2005) mentions that the studies of the impact of microcredit in societies where women have traditionally been excluded from the cash economy have found that women's access to credit led to many positive changes in women's own perceptions of themselves, and their role in household decision making (p.18). Regarding the access of micro finance, female obtain benefits for commencing their own enterprises. Usually, female is considered as underprivileged in many societies. They face unequal access and control over resources, technology, services, land rights, credit and insurance systems and decision-making power mostly in Asian countries (Thapa, 2009, p.3-4). In Sri Lanka, the normal practice remains patriarchal and because of that it is difficult for a woman to obtain loans from formal lending institutions, such as banks, because even at present the land and other assets are mainly in the husband's name (Herath, 2015, p.5). Therefore, women have to struggle with the society to avoid from that gender traps to success in economic activities.

There may be many reasons to select the career as self-employed for women. For many female entrepreneurs, the choice of self-employment reflects the restricted structure of opportunities in the labour market, labour market discrimination or glass ceiling career problems (Jamali, 2009, p.234). Fields (2013) discusses the reasons for self-employing as inability of being wage employees and willingness to create their own self employment opportunities (p.4).

Regarding the involvement of women in the field of entrepreneurship, it can be seen many incidents of killings, harassment and rape of female vendors and micro-business owners. This causes stress, constant fear and lack of the opportunity to freely choose the business location and time of opening hours. Because of that, it limits the chances and choices of becoming a successful women entrepreneur in some developing countries (Vossenbergh, 2013, p.5). In many

countries, the perception is that entrepreneurship is a more suitable career choice for men and not for women or for the poor and not the educated. (Vossenbergh, 2013, p.5).

The discrimination in wage employment has been suggested to explain the high the self-employment rates among some ethnic groups since it makes self-employment more attractive (Svaleryd, 2014, p.57). When we consider paid jobs, normally the majority of better paid jobs associated with the modern technologies go to men (Momsen, 2004, p.1). Women's access to paid work may give them a greater sense of self-reliance and greater purchasing power, but if it is undertaken in conditions that erode their health and exploit their labour, its costs may outweigh its benefits (Kabeer, 2005, p.24). In Sri Lanka, women engage in agricultural and domestic duties, which are socially under-valued and considered as less productive (Herath, 2015, p.7).

In many homes in Sri Lanka, the wife is responsible for most of the household activities, including cooking, washing, child care, care of the elders and hospitality for relatives, neighbours and visitors (Herath, 2015, p.5). Women are undervalued, and it is believed that women should be in inferior position in the social hierarchy (Herath, 2015, p.7). They are the less powerful party and they have been limited to the home and its duties. However, because of this tradition control, it has been created a vacuum in the development of the women's social role, lack of decision making and challenges of the society to be faced by women (Herath, 2015, p.6).

Women entrepreneurship is an important topic which is discussed by many scholars in the recent past. There are many concepts and theories that have been developed related to that. Institutional theory focuses on the role of social, economic and political systems in which entrepreneur's work and their choices and behaviour are embedded (Vossenbergh, 2013, p.8). First, we have the regulatory system that, refers to the legal and policy environment of entrepreneurs such as inheritance laws and ownership of property, tax systems, access to capital, micro-credit and loans. Then we have the normative system that, refers to societal views about male and female roles, family responsibility systems and gendered expectations, religion and belief systems, ethnicity and cultural factors. Thirdly, there is the cognitive system that refers to levels of, and access to, education, functional training and the use of information technology (Vossenbergh, 2013, p.9)

Behavioural definition allows for a more substantial role for entrepreneurship in developing countries. Entrepreneurs work as the coordinators of production and agents of change. It has become more important in the present time since the economic growth is driven by knowledge and competition. In 1973, Kirzner defined entrepreneur as someone who facilitates adjustment to change by spotting opportunities for profitable arbitrage (Joshi, 2016, p143).

Entrepreneurship is combined with many factors. The education is a key factor to be considered. Poschke (2013) explains that the relationship between entrepreneurship and education depicts a U-shaped curve and people with low or higher levels of education are more likely to be entrepreneurs than people with intermediate levels of education (p.696).

When considering the motivational factors of entrepreneurs, the *need theory* is one of important concept to be reviewed. Basically, the definition of a need involves three key elements of state of disequilibrium or deficiency, action and potential or readiness to respond or behave in a certain way under given conditions (Lee, 1996, p.18). Lee further analyses need for achievement, need for affiliation, need for autonomy and need for dominance in the need theory.

Need for achievement is unitary disposition that motivates a person to face challenges in the interest of achieving success and excellence. The affiliation motivation is basically the concern with maintaining warm and friendly relations with others. Lee (1996) presents four fundamental reasons behind individuals' desires for social contact, positive affect, attention or praise, emotional support and social comparison (p.19). The need for autonomy is defined as to do things without regard to what others may think and to avoid responsibilities and obligations. In general, entrepreneurs enjoy autonomy more than wage workers. The need for dominance is considered as desire to control the thoughts and behaviours of others. Those who have high needs for dominance have the tendency to seek leadership opportunities and prefer to control others and events.

Theories of industrial evolution directly link entrepreneurship with economic growth. The transformation of technology and the knowledge are the key factors influence for that linkage (Grigore, Marinescu & Toma , 2014, p.440). The competition with the entrepreneurs inspires transmission of knowledge for the individuals and it generates diversity and variety among enterprises in any location.

When we look at the rather aimless young women who set up a business, it is essentially an alternative to unemployment. For the success-oriented young women whose entrepreneurship random or obligatory choice is a long-term career strategy. The strongly success-oriented women, usually without children, view entrepreneurial activity as an opportunity for greater professional fulfilment or to overcome the obstacles against career advancement encountered in the organizations for which they previously worked (Bruni, Gherardi & Poggio, 2004, p. 261-262).

The characteristics of women entrepreneurs can be compared with the women employees in the three areas of personal characteristics, educational attainment and family background (Lee, 1996, p.20). When people involve in entrepreneurship, gender, religion and ethnicity relates with them (Essers & Benschop, 2009, p.406). Ethnicity and religion are involved in the behaviours of the entrepreneurs. Socially responsible behaviours are supposed as a useful fact to overcome social barriers and support women's business success (Lerner, Brush, Hisrich, 1997, p.454).

6. Methodology

This report presents the findings of the qualitative component of socio-economic contribution of women entrepreneurs in Badalkumbura Division of Moneragala District that consists of semi-structured interview, in depth interviews and a questionnaire with women who are engaging in entrepreneurial activities in various age groups and educational levels. A random sampling was conducted within the women entrepreneurs in Badalkumbura Division and it identified fifty women entrepreneurs.

A comprehensive questionnaire was developed containing questions related to demographic information, entrepreneurship and the personal life. It consisted some of the topics in the impact of social life, economy and the individual life. Firstly, Questionnaires were distributed among fifty women entrepreneurs in five Grama Niladari Divisions of Wekumbura, Maligathenna, Wasipana, Alupotha and Badalkumbura. From the fifty entrepreneurs only forty-one has sent their consent to participate for the interviews. Interviews were conducted with them who involves in various entrepreneurial activities. However, it allowed to receive in-depth information about the respondents' entrepreneurship and their characteristics. Anonymity was promised for them although it was not important for all participants.

7. Empirical Findings

After analysing the sample which comprises from 41 respondents the followings were found. The findings are arranged under each research question.

1. What are the main entrepreneurial activities that female entrepreneurs engage in?

- Female entrepreneurs are engaging in the activities of grinding grains, animal husbandry, producing mushroom, making foods, floriculture, beauty culture, sewing carpets, making grooms, making candles, making concrete ornaments, sewing garments, selling garments, making spice packets and making tea packets.
- Among those activities a higher number of respondents are engaging in grinding grains (14.6%) and animal husbandry (14.6%).

2. What characterises the successful female entrepreneurs?

- Self confidence
Many interviewees use the self-confidence or any other related terms to describe their success.
- Self-Discovery
Self-discovery is another critical characteristic of success female entrepreneurs. After entering to entrepreneurship, they have discovered the opportunities, networks, and other factors to widen their businesses.
- Self-Motivation
Most of the female entrepreneurs have done what they should do without any others influence. With the eagerness of developing the entrepreneurship, the self-motivation becomes a characteristic of them. They unintentionally continue their businesses with self-motivation.
- Thrift
Most of the female entrepreneurs state this fact as their one of success factor. Without wastages they manage their income.
- Sociability
Sociability is mentioned as their one of characteristics, to create their networks and to the benefits from it.

➤ Time management

With the workload of women entrepreneurs who play the role of house wife, managing the time is a big challenge. Most of the interviewees mention time management is a one of their characteristic to be success.

3. What are the motivating factors for female to engage in entrepreneurship?

- Most of the entrepreneurs were motivated by the financial reasons. Except the financial reasons, the other reasons are self-satisfaction, desire for independence, desire for autonomy, cannot work for any one, to be their own boss, interest on entrepreneurship, from the family and the intention of value addition for the experiences they have gained.
- It shows that 92.7% of entrepreneurs stated that making money is ranked first and 85.4 % of the interviews mention they had not any other option to make money.

4. How do women entrepreneurs contribute to the socio-economic development?

➤ Create employment opportunities

39 employment opportunities have been created by the 41 entrepreneurs of the sample. It contributes for socio-economic development of the region.

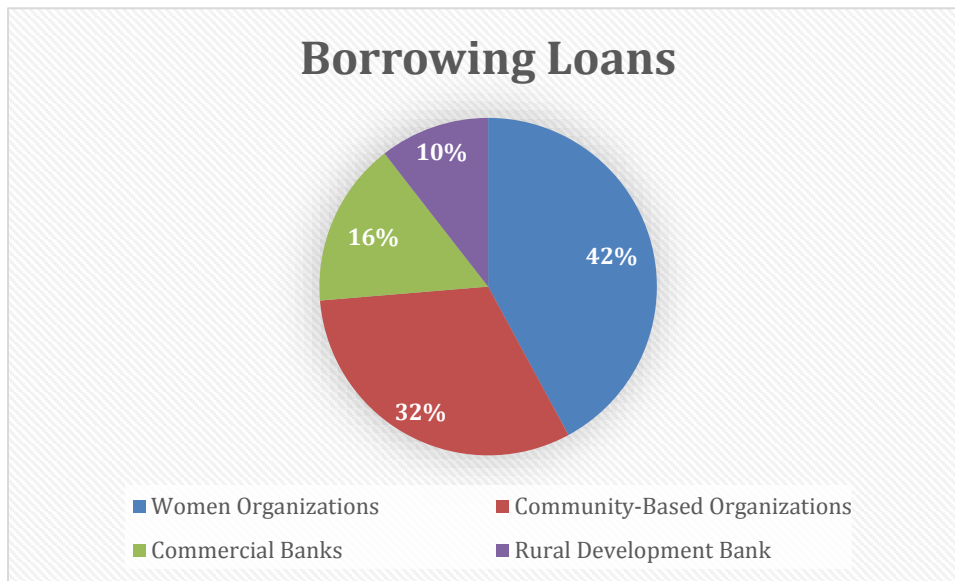
➤ Convert the unproductive resources in to productive

From the 14 fields of entrepreneurs in the sample, 10 entrepreneurs use unproductive raw materials like Coconut husks, Rice husk, leaves of trees to make compost, Wood flour, Sands, Rice four, pieces of clothes which are disposed by the garments, coconut fibre, coconut sticks, Grains in the area, Chilli and other spices in the area, Grasses and Tea from the region itself.

➤ Capital Formation

The main method of financing the capital is borrowing loans from various institutions. It takes 46.3% from the sample. They have borrowed mainly from the micro finance organizations like women organizations and community-based associations and it reports as 74%.

Graph 2. Borrowing Loans



Another 16% have borrowed from commercial banks loan schemes and other 10% from Rural Development Bank.

29.3% of the entrepreneurs finance their businesses through supplying the money from the family members and 17.1% from the savings. 7.3% have found other ways to find the capital such as aids from the government and by pawning the gold jewelleryes.

➤ **Contribute to the GDP**

Women entrepreneurs increase the production in the region and finally in the country. The study finds the producing goods in related to the fields of the sample as flower plants, flowers, mushroom packets, pots, concrete pillars, ornaments using in gardens, clothes, sweets, buns, breads and varieties of foods, carpets, brooms, candles, flour, packets of chilli and spices, fresh milk, curd, eggs, tea packets and services like selling clothes and dressing.

➤ **Alleviate poverty**

Direct and indirect income generating opportunities are provided by the women entrepreneurs to alleviate the poverty of the people. According to the study, they are no longer belonging to poor and they have created 39 job opportunities. There are indirect opportunities to earn money from supplying raw materials, transporting and many others related to each field.

➤ Improve the standard of living

The study shows us the income from the entrepreneurship helps the women to expend for their main requirements. Before starting the entrepreneurial activities, they have suffered from financial problems. But now, they use their income for the fees of education of children, for foods, for clothes and their own necessities. The increase of the purchasing power helps to enhance the living standards of people.

➤ Socio-economic empowerment

Women entrepreneurs helps to build the empowering factors like savings, employment opportunities, enhancing the skills and experience, leadership skills, physical wellness, hygiene and education. They contribute to empower the society socially and economically. Some women entrepreneurs have obtained the national recognition in award ceremonies in the national level.

8. Analysis

1. What are the main entrepreneurial activities that female entrepreneurs engage in?

The above question is answered using the percentage distribution of the entrepreneurial activities from the responses of female entrepreneurs. The respondents are engaged in 14 different activities. In the Appendix 1, the activities and the percentages of the respondents are mentioned. Among the activities a higher number of respondents are engaging in grinding grains (14.6%) and animal husbandry (14.6%). According to the identification, the sequence is producing mushroom (12.2%), making foods (12.2%), floriculture (9.8%), beauty culture (7.3%), sewing carpets (7.3%), making grooms (4.9%), making candles (4.9%), making concrete ornaments (2.4%), sewing garments (2.4%), selling garments (2.4%), making spice packets (2.4%) and making tea packets (2.4%).

The respondents mentioned the possibilities and the opportunities in the field of grinding grains in their interviews. 2 women out of 6, have been received the grinding machines as aids from the government. They have had an intention to commence any business because of doing nothing to support financial necessities of the families. They have revealed their village representatives about their grievances and the funds have been allocated through the Uva¹ provincial council. The financial difficulties have been resolved through these provincial aids and it has been a great support to implement women's entrepreneurial ideas. 4 women have identified the market opportunities for grinding grains and selling them in packets. Grains are abundance because of the region of respondents is a rural and agricultural based area.

Animal husbandry is also a major entrepreneurial activity in the sample. 4 women out of six are maintaining a farm for the chicks. They earn money through selling eggs. Other 2

¹ Moneragala District is situated in Uva Province. The funds are allocated to the development projects through the provincial government except central government.

women are looking after cattle to produce fresh milk and curd. 5 of them are continuing their businesses for more than five years.

Another majority of women are engaged in producing mushrooms and making foods. All the ten women mentioned that they could maintain their activities while playing the women's role at home.

4 out of 5 women are producing mushrooms in a separate building reserved for that purpose only. Another one is continuing production in a room of their own house creating it in the suitable method to produce mushrooms. 5 women are making foods like bites and Sri Lankan sweets for selling and earn money.

Other entrepreneurial activities are floriculture, beauty culture, sewing carpets, making grooms, making candles, making concrete ornaments, sewing garments, selling garments, making spice packets and making tea packets.

2. What characterises the successful female entrepreneurs?

2.1 Self confidence

Self-confidence is identified as a core characteristic of female entrepreneurs. Many interviewees mention self-confidence or related terms in the interviews which were held with them. The following examples show how the characteristic of self-confidence revealed by them in their statements. Out of a large number of statements, only a few is mentioned below.

“I am very happy and have more self-confidence..... (an entrepreneur, Floriculture)”

“I enhanced my self-confidence with the arrival of government officers to help the entrepreneurship (an entrepreneur, grinding grains)”

“I am proud myself with the radio programme regarding my floricultural activities..... (an entrepreneur, floriculture)”

“I have got better self-confidence with the increases of my savings (an entrepreneur, mushroom)”

Respondents report the self confidence is mainly with them as a result of the experiences they gathered while engaging in the entrepreneurial activities and social works. They mention the facts like intention to enhance the business, to obtain training opportunities to obtain the modern knowledge and to receive the publicity. These goals imply the self-confidence with them. The interviewees connect the self-confidence with a variety of psychological aspects like pride, courage and enthusiasm. Self-confidence has come with the successfulness of the entrepreneurship.

2.2 Self-Discovery

The interviewees report the achievements and their successes in the entrepreneurship. They have gained the knowledge from witnessing the successful entrepreneurs and applying and participating exhibitions for entrepreneurs. Some interviewees open other minds describing the future opportunities and the innovative ideas.

“I have been to Colombo to find sellers of selling new varieties of Anthurium plants. In the initial stage, it means around 5 years ago, I had no contacts of the sellers who provide flowers at reasonable price. Travelling to Colombo is a long journey passing around 300 kilo meters by a bus. I bore the difficulties and found the sellers. Now I have contacts with them and when new

arrivals of the Bangkok and Thailand anthurium flower plants, they inform me..... (an entrepreneur, floriculture)”. It implies that the eagerness of floricultural entrepreneur of seeking the opportunities. She has discovered the new contacts.

“I am producing banana chips to the market. I have not seen any other entrepreneur supplying it to the market with my quality in Moneragala District. The modern technology is in India and I saw it when I was participating in an exhibition for the food production. If I can bring that technology to Sri Lanka, I will be able to produce banana chips in a higher capacity and the quality. Then I will be able to enter to the foreign market..... (an entrepreneur, making food items)”. The entrepreneur is more willing to develop her business discovering new technology and the opportunities.

These are some examples to explain the discovering ability of the entrepreneurs to develop their entrepreneurship. Gradually developing the entrepreneurship, they seek to widen the capacities and the market discovering the opportunities.

2.3 Self-Motivation

Self- motivation emphasizes the ability to do the things which should be done without any others influence. Many interviewees mention their experiences like “I feel motivated to”. One of the florist reports with the blossom of flowers in her flower hut, she motivated to bring more varieties of flowers and widen the business. Some motivated with the savings of the bank to earn more.

Some interviewees mention they feel motivation with the support of the husband to develop the entrepreneurship. The husband of a one florist is supporting her wife reproducing the anthurium plants from the mother plants. He had gained the knowledge from the experience and he contribute to produce new varieties through his support.

2.4 Thrift

Thrift is another highlighted characteristic of women entrepreneurs. Almost all the women save a portion from the income in a bank. And another portion for the development of the entrepreneurship and the balance expend for the household activities mainly for the education of the children.

One entrepreneur who is selling garments in a shop mention, after bringing the dish wash bar to the house, she cut it into four pieces and use it. It can be used more days than using it as a one bar. “We should save from a one Rupee. We can’t earn a Rupee without doing anything. Therefore, we have to work hard to earn even a one Rupee. We should carefully expend our income”. These are the words of her.

Some of women keep information regarding the transactions and summarize in each month. They have the picture of profit, income and expenses regarding the entrepreneurship. The bookkeeping system is not well advanced, but the records are enough to get the valuable information.

2.5 Sociability

Women entrepreneurs are more social than other women and it is occurring with the new contacts with the society. In the volunteer and social activities, women entrepreneurs have the opportunity to take the leadership. Most of the respondents have previously joint with the social works organized by the community-based organizations. They have taken that opportunity and the experiences to success their entrepreneurship. Always they deal with the customers, officers and other stake holders. One of interviewee mention,

“I have been able to identify government officers and persons in the society. It has become a great opportunity to develop my entrepreneurship with the recognition of various people. I would like to be more social to get information to aware about what is going in the society and to widen the customer base.” Being social bring benefits to the entrepreneurs.

2.6 Time management

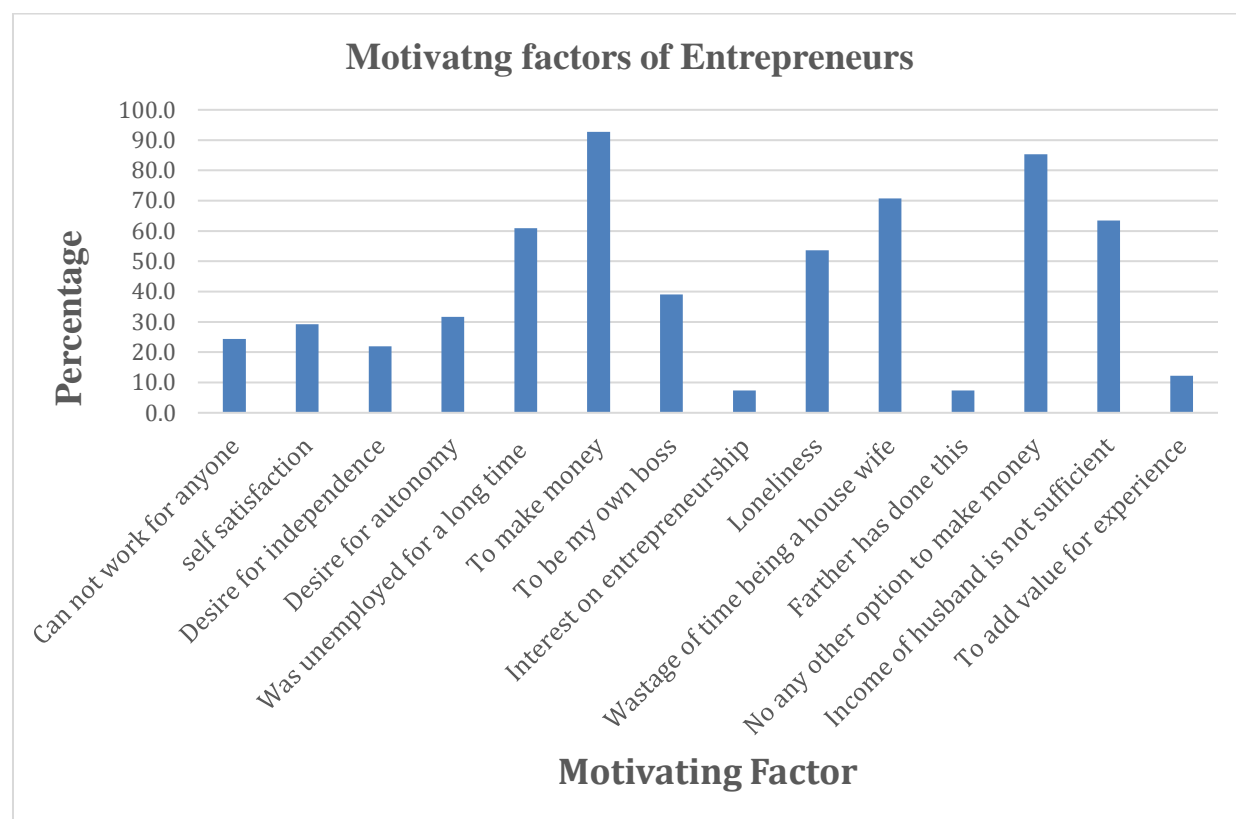
Time management is another critical characteristic of entrepreneurs. According to the annexure 2, 92.7% of the interviewees are married and all of them have children. Women are playing the role of house wife while continuing their entrepreneurship. However, they manage their responsibilities of the house and their entrepreneurial activities.

60.98% of the respondents receive the support of husbands of them to the household activities. 78.05% of the interviewees receive the support of husbands to the entrepreneurial activities. Supporting to the household activities can be considered as a support for the entrepreneurship because of the women can save the time to devote for the entrepreneurship.

3. What are the motivating factors for female to engage in entrepreneurship?

The interviewees mention many factors they were affected to become entrepreneurs. Each interviewee expresses their motivational factors in a range of 1-5. The following graph shows the analysis done to identify the motivating factors of women in Badalkumbura division.

Graph 3. Motivating factors of Entrepreneurs



Most of the entrepreneurs were motivated by the financial reasons. It shows that 92.7% of entrepreneurs stated that making money is ranked first and 85.4 % of the interviewees mention no any other option to make money. 70.7 % emphasise being a house wife making the time wasting. Therefore, they have selected to engage in entrepreneurial activities. 63.4% of interviewees state that their husbands' income was not sufficient for their household expenses. 61% of the respondents mention they were motivated to become entrepreneurs because of they were unemployed for a long time. Loneliness also mention as a critical motivating factor to

engage in entrepreneurship. It takes 53.7%. All the other reasons take the percentages below 40%. Those reasons are self-satisfaction, desire for independence, desire for autonomy, cannot work for any one, to be their own boss, interest on entrepreneurship, father has done this activity before and the intention of value addition for the experiences they have gained.

As per the analysis making money is the critical motivating factor. Before beginning of the entrepreneurial activities, they were suffering from the financial problems.

“We have three children. My husband is a labourer. His income is not sufficient for the family expenditures and it is not permanent. His income varies from month to month. Therefore, I couldn't rely on his income to expend for children and for our other requirements. I was motivated to start an income generating activity and I selected to engage in animal husbandry (an entrepreneur, animal husbandry).”

“My husband is a farmer. We couldn't manage the income of that to make our expenditures. Therefore, we had to borrow money from the outsiders. Then I decided to do an entrepreneurial activity to avoid wasting time in the house (an entrepreneur, floriculture).” According to the above statements, earning money has become the motivational factor to initiate entrepreneurial activities. Other motivational factors like, insufficient of the income of husband, no other option to make money, wastages of time and being a housewife are interrelated with each other.

The factors like self-satisfaction, desire for independence, desire for autonomy, cannot work for any one, to be their own boss, interest on entrepreneurship, father has done this activity before and the intention of value addition for the experiences report as motivating factors but few of the entrepreneurs mentioned those. These analyses show us, if women have money in their houses majority of them are not motivated to become entrepreneurs.

When consider about the educational level of the entrepreneurs, only 39.02 percent have passed the Advanced Level. No any graduate engages in entrepreneurial activities in the sample. The graduates tend to become wage workers. 51.22 percent of the respondents have passed only up A/L. 9.76 percent have passed up to Grade 10.

Graph 4. Education level of Entrepreneurs

No	Higher level of education	No of Entrepreneurs	Percentage
1	Advanced Level	16	39.02
2	Ordinary Level	21	51.22
3	Up to 10	4	9.76
	Total	41	100

These figures show the tendency of being women entrepreneur is having Advanced Level qualification as the higher level of education. No degree holders engage in entrepreneurial activities.

The ages of entrepreneurs show a tendency of matured women engaging in entrepreneurial activities. There is no anyone engaging in entrepreneurship below 30 years. Young generation is not paying their attention to become entrepreneurs. 31.7 % of the interviewees are in the ages between 35 and 40 years. 29.3% and 14.6% are in the ages between 40 to 45 and 45 to 50 respectively.

Graph 5. Age composition of Entrepreneurs

No	Age in years	No of entrepreneurs	Percentage
1	30-35	3	7.3
2	35-40	13	31.7
3	40-45	12	29.3
4	45-50	6	14.6
5	50-55	4	9.8
6	60-65	2	4.9
7	above 65	1	2.4
	Total	41	100

These figures show with the struggling of the life, women feel the need of money. Up to marriage, they don't feel that. When families are growing one by one they seek to earn money. According to the educational level of them, they are not entitled to get a better paid job. Not only that they mention in their interviews, their age is over to become a paid worker. Therefore, they finally choose to engage in entrepreneurial activities which are suitable to their own region.

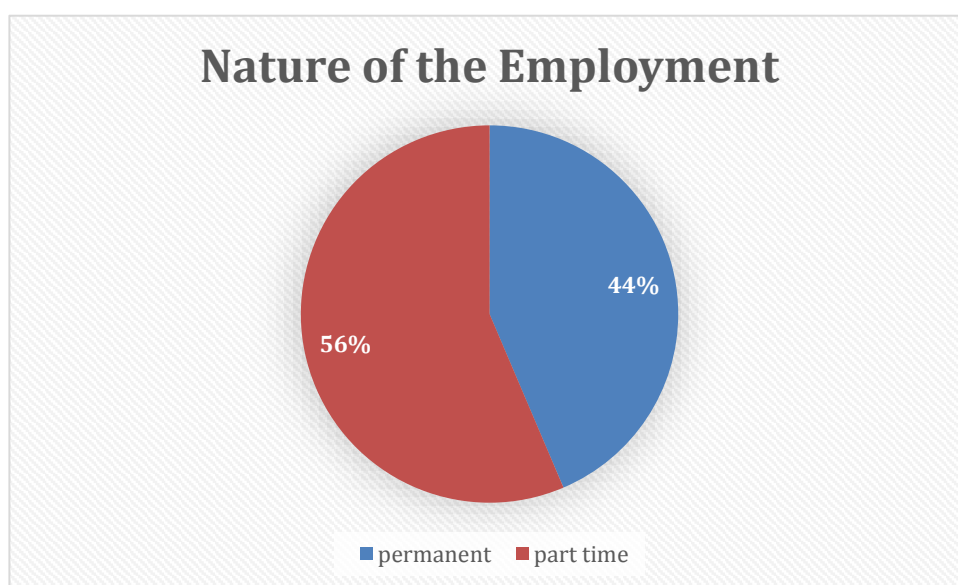
4. How do women entrepreneurs contribute to the socio-economic development?

The social and economic contributions are interrelated. However, the analysis of the ways of contributions mentioned under following topics.

4.1 Create employment opportunities

Women entrepreneurs play an effective role in creating employment opportunities for the local people. They are contributing to reduce the unemployment problem in villages establishing small and medium businesses. Appendix 6 shows 39 employment opportunities have been created by the 41 entrepreneurs. Out of 39, 17 are permanent and 22 are part time according to the Appendix 7 and the following figure.

Graph 6. Nature of Employment



4.2 Convert the unproductive resources in to productive

Women entrepreneurs carry on small and macro businesses which are utilized low capital and local human and physical capital. They use the wasteful resources of the villages and they can find those resources at a low cost. Following table depicts the resources which are used by entrepreneurs according to their field. Women entrepreneurship is a critical opportunity to the

local people to utilize their resources without wasting. They do the value addition to the unproductive resources.

Graph 7. The local resources used by entrepreneurs

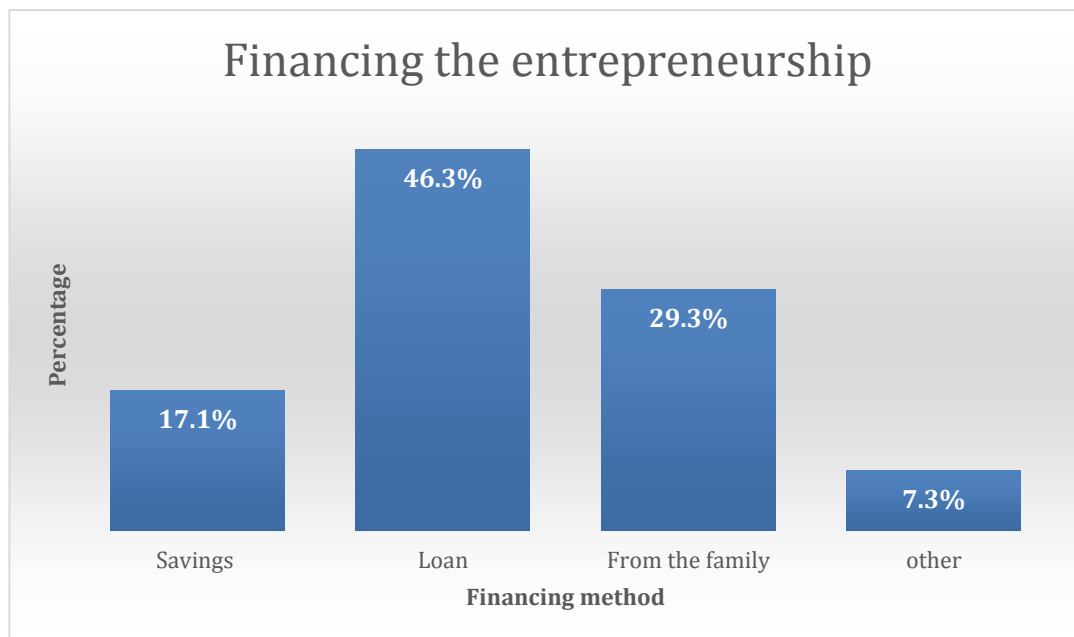
No	Field of entrepreneurship	Local resources used
1	Floriculture	Coconut husks, Rice husk, leaves of trees to make compost
2	Mushroom	Wood flour
3	Concreate ornaments	Sands
4	Sewing Garments	
5	Foods	Rice four
6	Selling Garments	
7	Beauty Culture	
8	Sewing carpets	Pieces of clothes which are disposed by the garments
9	Making brooms	coconut fibre, coconut sticks
10	Making candles	
11	Grinding grains	Grains in the area
12	Making spices packets	Chilli and othe spices in the area
13	Animal husbandry	Grasses, rice husk
14	Making tea packets	Tea in the area

4.3 Capital Formation

Women entrepreneurs finance the businesses in several ways. According to the interviewees report, the sources mention as use the savings, obtain loan from different institutions, get form husband, mother, father or other family member and other ways. 46.3% of interviewees finance the business by obtaining loans from different institutions. They borrow loans mainly from community-based women associations. The interest rates are low for the loans which are obtaining for the purposes of starting businesses. They have taken that opportunity. Some of them have taken loans from small and medium loan schemes available in the commercial banks.

17.1% of the respondents mention, they have used the savings to initiate the businesses. Because of these are small and medium enterprises, the required capital is low. 29.3% of the respondents have financed the capital from family members. Other 7.3% have found the capital by the aids of the government and by pawning the gold jewellerries.

Graph 8. Financing the entrepreneurship



4.4 Contribute to the GDP

Women entrepreneurs contribute to increase the gross national production (GDP). Using the local resources, they produce goods and services for the consumption of the customers in the region.

The following table shows the goods and services produced by the interviewees.

Graph 9. Goods and services produced by entrepreneurs

No	Field of entrepreneurship	Goods/Services
1	Floriculture	Flower plants, Flowers
2	Mushroom	Mushroom packets
3	Concreate ornaments	Pots, concrete pillars, ornaments using in gardens
4	Sewing Garments	Clothes
5	Foods	Sweets, Buns , Breads and varieties of foods
6	Selling Garments	Selling clothes
7	Beauty Culture	Dressing
8	Sewing carpets	Carpets
9	Making brooms	Brooms
10	Making candles	Candles
11	Grinding grains	Flour
12	Making spices packets	Packets of chilli and spices
13	Animal husbandry	Fresh milk, Curd, Eggs
14	Making tea packets	Tea packets

The interviewees avoid giving the volume or the quantity of productions of their businesses. However, the production is sufficient to cover their expenses of the production and to save considerable amount in the banks.

4.5 Alleviate poverty

Women entrepreneurs contribute to create job opportunities to underprivileged people living in the region. Permanent and part time jobs are produced by them to the society. Therefore, they help to mitigate the unemployment and reduce the poverty. Appendix 6 shows 39 employment opportunities have been created by the 41 entrepreneurs. These 39 consist 17 permanent and 22-part time employees. These are the direct beneficiaries. Also, there are indirect beneficiaries and they get benefits from supplying raw materials, transporting and many others. All these income sources are generated in the region because of the entrepreneurs.

4.6 Improve the standard of living

With the income received from the entrepreneurship, their families can satisfy the requirement of the household and enhance the purchasing power. Interviewees report that they used the income for the education of children, for the foods and other necessities. Before doing the entrepreneurial activities, they have faced many difficulties. Majority of the women mentioned the husbands' income is not sufficient for the expenses.

Not only living standard of the entrepreneurs, the employees, the suppliers of raw materials living standards is also enhanced due to the increase of the purchasing power. As an example, the producer of banana chips has created 4 job opportunities and the banana are supplied by the villagers who are living in the region. Banana grows in the home gardens and do not want any effort to grow. Therefore, villagers can convert their banana into money easily without wasting. Then their income is increasing, and the living condition is enhanced.

4.7 Socio-economic empowerment

Through creating the job opportunities society is economically empowered. Not only that, savings, enhanced skills and experiences, leadership skills, physical wellness, hygiene and education empower the society. Those things enhance the self-confidence, self-esteem, financial independence and the security. These women also take the leadership in the volunteer social activities.

One of an interviewee mention "I have money always in my hand. I can make my expenditures and expend for children. I don't want to ask money from my husband always." She has the financial independence and the self-esteem.

According to the health reports, normally 10 to 15 children are suffering from malnutrition in each GN division in Badalkumbura Division. But, there is no any child who is suffering from malnutrition in these families. These people are not isolated and they aware about the things with keeping company with people. Some of them have achieve skills and experiences. The entrepreneur who is producing banana chips has won the awards of national entrepreneur award ceremonies.

9. Limitations

The limitations related to the research can be identified as follows.

- This research is limited to the women entrepreneurs.
- The area is limited to Badalkumbura Division. The findings and the conclusions may or may not apply to any other place to than Badalkumbura.
- Scope of this research is limited to the socio-economic development.

10. Discussion

The findings of this research illustrate the contribution of female entrepreneurship to the socio-economic development of Badalkumbura Division. Female entrepreneurs are engaging in the activities mainly related to agriculture and agricultural products. According to Thapa, women face unequal access and control over resources, land rights, credit and decision-making power (2009, p.3-4). It affects for female entrepreneurs in this region. And, almost all the entrepreneurs engage in the activities which required less capital. In Sri Lanka, women engage in agricultural and domestic duties, which are socially under-valued and considered as less productive (Herath, 2015, p.7). According to the following table, 62.1% of the women are inactive in 2013 in Sri Lanka and they engage in the household works which are not paid. This becomes a constraint to the development of socio-economy and they should be received the uplifting opportunities to develop the nation.

Graph 10. Economically Inactive persons in Sri Lanka.

Table 4.09 : Economically Inactive Persons by Reason, 2013

Reasons	Total	Women %	Men %
Engaged in studies	1,552,664	14.7	37.8
Household works	3,625,540	62.1	5.9
Retired / Old age	1,562,953	15.9	34.8
Disabled or infirm	459,462	3.8	12.9
Other reasons	357,029	3.5	8.6
Total %		100.0	100.0
No.	7,557,648	5,658,119	1,899,529

Source : Sri Lanka Labour Force Survey - 2013
Department of Census and Statistics

(Ministry of Women's Affairs, 2017, p.78)

According to the following table, from the employed women population, only 24.6% work as own account workers. However, most of them engaged in small and medium enterprises and agriculture-based enterprises. The research finds 14.6% engage in grinding grains animal husbandry.

Graph. 11 Employed population by Employment Status

Table 4.17 : Employed Population by Employment Status, 2013

Employment status	Total	Men	Men %	Women	Women %
Employee	4,690,146	3,114,387	56.6	1,575,759	54.0
Employer	256,014	229,541	4.2	26,473	0.9
Own account worker	2,707,720	1,990,458	36.2	717,262	24.6
Unpaid family worker	763,793	164,428	3.0	599,366	20.5
All Sectors	8,417,674	5,498,815	100.0	2,918,859	100.0

Source : Sri Lanka Labour Force Survey - 2013
Department of Census and Statistics

(Ministry of Women's Affairs, 2017, p.84)

The policy makers should consider about this and they should introduce new technological and innovative entrepreneurial activities for rural areas. If not, they are impossible to gain considerable outcome compare with the effort.

Self-confidence, self-discovery, self-motivation, thrift, sociability and time management are the characteristics of success female entrepreneurs in Badalkumbura Division. Women play the role of housewife while engaging in the enterprises. Therefore, they manage both income and expenditures effectively.

Majority of women motivate with the financial benefits received from entrepreneurship. As a developing and rural area, the primary objective of them is to earn money. Their educational

level is very low, and no degree holders enter self-employing activities. When we consider the national level data regarding the labour force of women in Sri Lanka, it depicts the same picture and only 6.6% having qualifications of degree and above. The students should motivate to follow higher education programmes and they should aware regarding the importance of entrepreneurship and its contribution. According to the research done by Gill & Ganesh (2007) in northwestern state in the United States, autonomy, opportunity, confidence, and self-expression were the most common reasons to become entrepreneurs (p. 277).

Graph 12. Labor Force by Educational Level

Table 4.03 : Labour Force by Educational Level - 2013

Level of Education	Total No.	% of women	Women %	Men %
Below grade 6	1,520,454	35.9	17.5	17.2
Grade 6 - 10	4,166,119	30.2	40.3	51.2
GCE (O/L)	1,432,651	34.9	16.0	16.4
GCE (A/L)	1,291,531	47.5	19.6	12.0
Degree & above	391,358	52.9	6.6	3.2
Total	8,802,113	35.5	100.0	100.0

Source : Sri Lanka Labour Force Survey - 2013
Department of Census and Statistics

(Ministry of Women's Affairs, 2017, p.75)

Women tend to become entrepreneurs at maturity in their ages. No one engaging in entrepreneurial activities below 30 years. The technology and modern knowledge are with the new generation. The creative ideas generate with the new knowledge. The matured women do traditional activities which they familiar with.

Women entrepreneurs contribute to the socio-economic development in many ways. They create employment opportunities, convert the unproductive resources into productive means, capital formation, contribute to the Gross National Production, alleviation of poverty, improve the living standards and empower the society and the economy. The evidences show how these contributions are done by women entrepreneurs. But it is better to show the quantities and the numerical changes within those contributions. The information regarding the income and quantities of productions are very difficult to obtain from the interviewees.

11. Conclusion

Women entrepreneurship is a vital factor for the socio-economy development of worldwide. Economic development requires an increased participation of women entrepreneurs, as they act as change makers and also inspire others to become self-dependent. This research examined how female entrepreneurs contribute to the socio-economic development in Badalkumbura Division in Moneragala District in Sri Lanka. This research also answered the questions of the main entrepreneurial activities they engage in, the characteristics of success female entrepreneurs and the motivating factors for female to engage in entrepreneurship. This has provided fruitful findings which are affecting female entrepreneurship from a developing country perspective. This combined with the sample size of 41 participants and it implies that the results cannot be generalized, although they are likely to have wider relevance and applicability, particularly in developing countries. The evidence gathered is also based on questionnaires and structured interviews.

According to the findings, women use their income for the education, nourishment of the family and wellbeing of the community and the nation. They should be provided the infrastructures, training opportunities, technology and other financial facilities. According to the analysis, the lower level of education of women was highlighted. It should be addressed by the policy makers to enhance the quality of women entrepreneurs. Matured women who are married with young children are more likely to enter the entrepreneurship activities than become involved in waged labour. Entrepreneurship can be considered as their only way to earn money and avoid unemployment.

Women entrepreneurship allows women to transform their traditional division of gender roles and make their own identity with the professional achievements. It reduces the gender discriminations mostly in developing countries. From the findings and the concepts used in this research shows us women entrepreneurship addresses many issues and causes to the socio-economic development. The findings in this paper provide a useful information regarding women entrepreneurs in and from developing countries. It supports for the future academics and practices for the interesting groups. The information regarding the prevailing situation is provided from this study and the policy makers are possible to make decisions based on it.

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13. Appendices

Appendix 1 Entrepreneurial Activities

No	Activity	No of Enterprenuers	Percentage
1	Floriculture	4	9.8
2	Mushroom	5	12.2
3	Concreate ornaments	1	2.4
4	sewing Garments	1	2.4
5	Foods	5	12.2
6	Selling Garments	1	2.4
7	Beauty Culture	3	7.3
8	sewing carpets	3	7.3
9	making brooms	2	4.9
10	making candles	2	4.9
11	grinding grains	6	14.6
12	making spices packets	1	2.4
13	animal husbandary	6	14.6
14	making tea packets	1	2.4
Total		41	100

Appendix 2 Marital status of women entrepreneurs

No	Status	No of Enterprenuers	Percentage
1	Married	38	92.7
2	Unmarried	1	2.4
3	Widow	2	4.9
Total		41	100

Appendix 3 Receiving support from the husband for household works

No	Status	No of Enterprenuers	Percentage
1	Yes	25	60.98
2	No	16	39.02
Total		41	100

Appendix 4 Receiving support from the husband for entrepreneurial activities

No	Status	No of Enterprenuers	Percentage
1	Yes	32	78.05
2	No	9	21.95
Total		41	100

Appendix 5 Career before being an entrepreneur

No	Career/ Institution	No of Enterprenuers	Percentage
1	Volunteer social services	8	19.5
2	Pre school teacher	3	7.3
3	Non government organization	3	7.3
4	Private organization	6	14.6
5	Business	1	2.4
6	No	20	48.8
Total		41	100

Appendix 6 The employees under entrepreneurs

No	Field of entrepreneuership	No of Employees	Percentage
1	Floriculture	4	10.3
2	Mushroom	5	12.8
3	Concreate ornaments	4	10.3
4	sewing Garments	0	0.0
5	Foods	4	10.3
6	Selling Garments	0	0.0
7	Beauty Culture	3	7.7
8	sewing carpets	3	7.7
9	making brooms	2	5.1
10	making candles	1	2.6
11	grinding grains	5	12.8
12	making spices packets	1	2.6
13	animal husbandry	5	12.8
14	making tea packets	2	5.1
Total		39	100.0

Appendix 7 Nature of the employment

No	Nature of the employment	No of Employees	Percentage
1	Permanent	17	43.6
2	Part time	22	56.4
Total		39	100

Appendix 8 Questionnaire

Questionnaire

Please fill this questionnaire. I am a master student of university of Agder, Norway. This questionnaire is used only for educational purpose.

Information about you and your family.

1. Name of the village.....
2. What is the age of you?.....
3. How many family members in your family?
4. Are you married?
5. What is the Educational level of you?.....
6. What is the Educational level of your husband?
7. What is the profession of your husband?
8. What is the marriage span of you?
9. How many children in your family?
10. What are the ages of them?.....
11. For how many years are you doing your entrepreneurship?

About entrepreneurship

1. What is/are your entrepreneur activity or activities?
.....
.....
.....
2. Are you working full time or part time?.....
3. Why did you decide to do these activities? / What are the reasons?
.....
.....
.....
.....

4. Did you work before you had been an entrepreneur? () Yes () No

If yes, what was the job before you had been an entrepreneur?

.....

5. How did you finance the business?

() Savings

() loan

() from the family

() other

If other, what is the source?

6. How many workers are working under you?

.....

7. How do you find the raw materials?

.....

8. What the opportunities or positive things you have found find in entrepreneurship?

.....

.....

.....

.....

9. What are the limitations you have found in entrepreneurship?

.....

.....

.....

.....

Business and the family life

1. What is the effect of being entrepreneur on your family life?

- ☐ Very positive
- ☐ Positive
- ☐ Mixed feelings
- ☐ Negative
- ☐ Very negative
- ☐ Not affected

2. Do you think being an entrepreneur changed your domestic responsibilities?

- ☐ Yes ☐ No

3. Do you receive help related to housework?

- ☐ Yes ☐ No

4. If yes, who is the person helping you?

5. What is the effect of being entrepreneur on your social life?

- ☐ Very positive
- ☐ Positive
- ☐ Mixed feelings
- ☐ Negative
- ☐ Very negative
- ☐ Not affected

6. How was the social life changed?

.....
.....
.....

7. What is the effect of being entrepreneur on your economical life?

- ☐ Very positive
- ☐ Positive
- ☐ Mixed feelings
- ☐ Negative
- ☐ Not affected

8. How was the economic life changed?

.....
.....

.....

9. What is the effect of being entrepreneur on your individual life?

- ☐ Very positive
- ☐ Positive
- ☐ Mixed feelings
- ☐ Negative
- ☐ Not affected

10. How was the individual life changed?

.....

.....

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